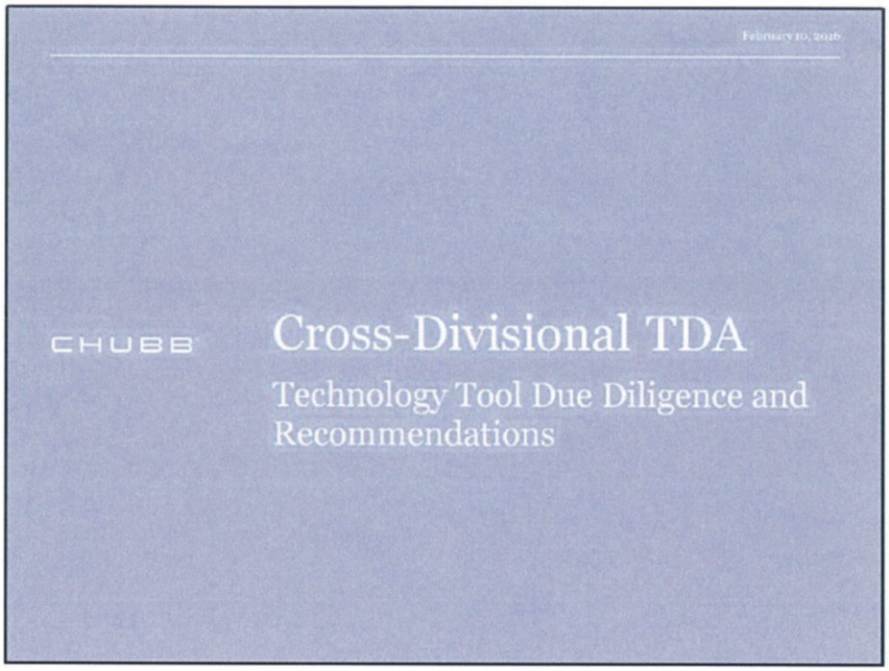
EXHIBIT 55



U.S. DIST COURT – MN
PLAINTIFF EXHIBIT
P-0511
Case No. 16-cv-1054-DTS

EXHIBIT 546
VERITEXT GHISLANZONI
Reported by: Marlee Johnson, RDR, CRR, CRC, RSA
Date:3/12/2020

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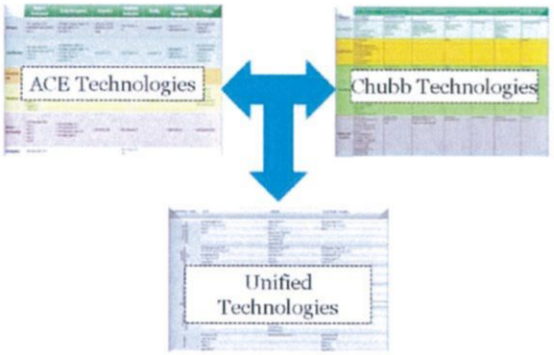
Introduction

- The combined ACE and Chubb have a number of technologies spanning Applications used throughout both estates
- There is a requirement to unify these technologies to support rationalisation and commonality of tools across the application landscape
- This presentation provides the due diligence analysis and recommendations to finalise a combined/unified set of technologies



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Application Technology Standards Rationalization

	Technology	ACE	Chubb	Target
Tools	ALM Tools	MS Visual Studio IBM RTC IBM RAD GitHub	MS Visual Studio IBM RTC IBM RAD IBM Build Forge JIRA	MS Visual Studio IBM RTC IBM RAD IBM UrbanCode JIRA GitHub
	Quality Management Tools	HP Performance Center HP Quality Center HP Quick Test Pro HP Unified Functional Testing CAST SONAR	HP Performance Center HP Quality Center HP Quick Test Pro SONAR	HP Performance Center HP Quality Center HP Quick Test Pro HP Unified Functional Testing SONAR
Frameworks	Open Systems	.Net J2EE	.Net J2EE	.Net J2EE
	Integration & Orchestration	MS BizTalk Sentinet	IBM Process Server IBM MQ IBM WSRR	TBD (BizTalk, Process Server) - 1 TBD (Sentinet, WSRR) - 2 IBM MQ
	Rating & Rules	DuckCreek Ratabase IBM ODM	DuckCreek Ratabase FICO Blaze Advisor	DuckCreek Ratabase TBD (ODM, FICO BA) - 3
	Document Production	EMC xPression	EMC xPression	EMC xPression
Platforms	Mobile App Development	Appcelerator	Jquery	Appcelerator
	Enterprise Content Management	IBM FileNet IBM ViewOne Pro IBM DataCap Vega Unity Pega PRPC	Xythos WebDav OpenText Metastorm Omnipage	IBM FileNet IBM ViewOne Pro IBM DataCap Vega Unity TBD (OpenText Metastorm) - 4
	Web Portals	LifeRay MS SharePoint Mendix	MS SharePoint	MS SharePoint LifeRay Mendix
	Web Content Management	CrownPeak OpenText WCM	Percussion Rhythmyx	TBD (CrownPeak, OpenText WCM, Rhythmyx) - 5
	CRM Customer Engagement	Salesforce MS Dynamics Sugar CRM Oracle On Demand	Salesforce Aprimo	TBD (Salesforce, MS Dynamics, Sugar CRM, Oracle On Demand, Aprimo) - 6
	Marketing		Ardent ExactTarget	TBD (Ardent, ExactTarget) - 7
	Collaboration	Jive	Jive	Jive

Discussion

1. BizTalk and Process Server have similar ESB functionalities and extended usage.
2. Sentinet and IBM WSSR have similar functionality in providing service registry and repository functions.
3. IBM ODM and FICO Blaze have similar functionality in automating business rules and decisions.
4. Opentext Metastorm BPM to be assessed for possible positioning alongside FileNet.
5. Percussion Rhythmyx, OpenText WCM and Crownpeak provide similar capability for Web Content Management.
6. Salesforce, Microsoft Dynamics, SugarCRM, Oracle On Demand and Aprimo provide similar capabilities for CRM.
7. Exactarget, and Ardent have similar capabilities in Enterprise Marketing Management and campaign management.

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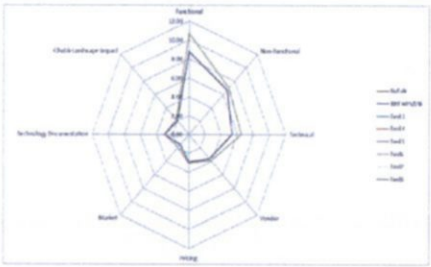
Technology Tool Summary Evaluation – Integration Tool

Overall Assessment:

Weights	Category	BizTalk	IBM WPS/ESB
30%	Functional	10.71	8.76
10%	Non-Functional	7.00	6.70
10%	Technical	6.50	5.35
10%	Vendor	3.90	3.65
10%	Pricing	3.00	2.90
10%	Market	1.90	1.50
10%	Technology Documentation	3.00	3.00
10%	Chubb Landscape Impact	2.20	2.00
100%		5.06	5.14



Summary Findings:

- Legacy Ace use Microsoft BizTalk as the integration tool where as IBM Process Server (WPS) is used in legacy Chubb. Both the tools were evaluated in range of areas as above including functionality, product standing in the market, pricing and technology. Both products are identified as mature technologies from leading vendors.
- BizTalk comes with an overall higher rating than WPS in term of competitive pricing, value for money ,out of the box capabilities and the usage foot print in Chubb landscape. Although IBM technologies lead in performance, the current product we have in legacy Chubb is part of the older stack of IBM technologies. It also comes with a higher cost than BizTalk.

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Technology Tool Recommendation – Integration Tool

- Recommendation is to promote Microsoft BizTalk as the strategic platform of integration for the new Chubb. BizTalk to be used as the integration technology for all new projects. All surviving legacy Chubb applications which use IBM Process Server as integration platform need to be transitioned gradually onto BizTalk Server

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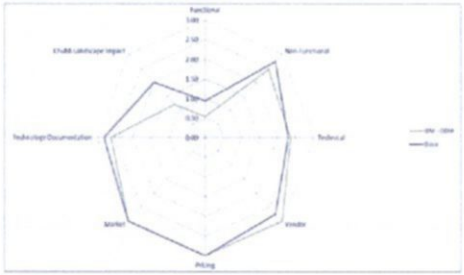
Technology Tool Summary Evaluation – Rules Engine - WIP

Overall Assessment:

Weights	Category	IBM - ODM	Blaze
30%	Functional	0.54	0.95
10%	Non-Functional	2.48	2.75
10%	Technical	2.35	2.29
10%	Vendor	3.00	2.75
10%	Pricing	3.00	3.00
10%	Market	3.00	3.00
10%	Technology Documentation	2.60	2.80
10%	Chubb Landscape Impact	1.20	2.00
100%		1.92	2.14



Blaze Summary Findings:

Blaze is functionality rich and has built in modules for integration. It is used widely in legacy Chubb.

ODM Summary Findings:

ODM can perform the basic rules engines tasks but requires custom development in large number of cases. Legacy ACE has only one application on ODM.

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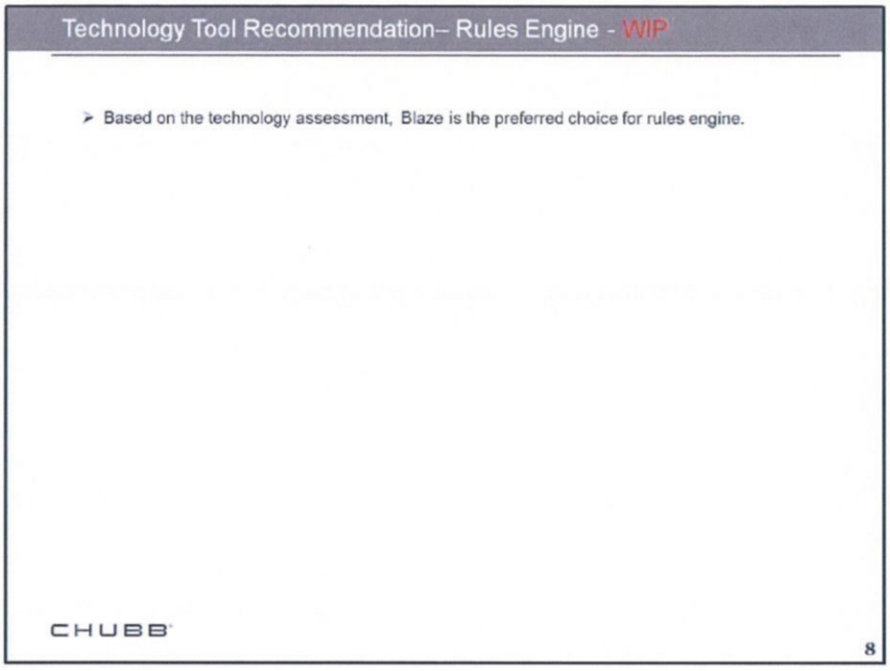
Technology Tool Recommendation– Rules Engine - WIP
Based on the technology assessment, Blaze is the preferred choice for rules engine.
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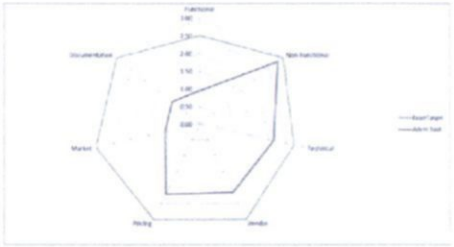
Technology Tool Summary Evaluation – Marketing and Campaign management

Overall Assessment:

Category	ExactTarget	Adent Tool
Functional	2.51	0.94
Non-Functional	3.00	2.83
Technical	2.72	2.14
Vendor	3.00	2.15
Pricing	3.00	2.20
Market	3.00	1.00
Documentation	3.00	1.00
	2.68	1.41



ExactTarget Summary Findings:

- Large existing legacy ACE installation in US which supports multiple regions.
- Total three installation between two legacy environments.
- Functionally and support are superior over other existing electronic campaign tool
- Acquired by Salesforce and integrated with their SalesForce CRM tool

Ardent Summary Findings:

- Regional market player in UK area
- Existing business area that uses it has already made a decision to not to renew and migrating to ExactTarget

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Marketing Technology Tool Recommendation

- Based on the technical assessment of the two tools currently in use at CHUBB from the perspective of functional, non-functional, technical, vendor, market, technical documentation and impact to organizational IT landscape aspects, Exact Target is the leading technology choice
- ExactTarget would be positioned as the primary Marketing & Campaign management tool
- Combined ExactTarget (Marketing Cloud) instance to support all business units

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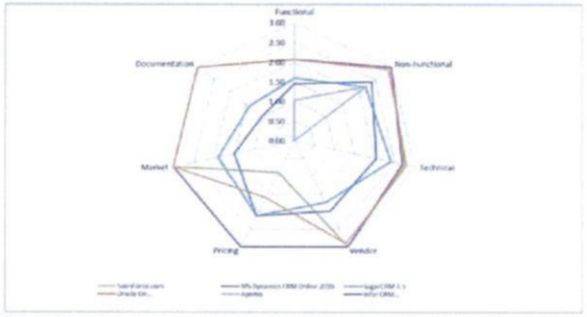
Technology Tool Summary Evaluation – CRM (1/2) - WIP

Overall Assessment:

Category	SalesForce.com	MS Dynamics CRM	SugarCRM 7.5	Oracle On Demand CRM	Aprimo	Infor CRM (SalesLogix)
Functional	2.08	2.07	1.59	2.07	1.03	1.44
Non-Functional	3.00	3.00	2.20	2.93	2.23	2.40
Technical	2.74	2.69	2.39	2.80	0.00	2.04
Vendor	3.00	3.00	1.75	2.90	0.00	2.00
Pricing	0.90	3.00	2.12	1.60	0.00	2.12
Market	3.00	3.00	1.90	3.00	0.00	1.50
Documentation	3.00	3.00	1.40	3.00	0.00	1.00
	2.35	2.55	1.79	2.31	0.53	1.60



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Technology Tool Summary Evaluation – CRM (2/2) - WIP

Salesforce.com Summary Findings:

- Largest existing legacy Chubb installation in US which support multiple business units.
- Strong integration with ExactTarget (Marketing Cloud) for electronic Campaign (Marketing Automation)
- Wider availability of SMEs along with technical and business resources

MS Dynamics CRM Summary Findings:

- 2000 user license available in CICA BU in NA. Piloted in CRS BU in NA.
- Similar and equivalent technical and functional capabilities to Salesforce
- Strong integration with MS Office products
- Limited SME knowledge within both legacy organizations and external documentations

Infor CRM (a.k.a SalesLogix) Summary Findings:

- Similar technical and functional capabilities to Salesforce
- Only being used by legacy Chubb Surety
- Limited SME knowledge within both legacy organizations and external documentations

Sugar CRM, Oracle and Aprimo CRM Summary Findings:

- Sugar CRM being used in regional market like ASPAC for commercial lines Agent data capturing and not used extensively and user base is also very low
- Oracle CRM on demand being used in regional market like Mexico and is being used extensively for local market due to a good licensing deal and skill availability within the business unit, etc.
- Existing business area which uses Aprimo already has made a decision to not to renew Aprimo and utilizing SalesForce and ExactTarget

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Technology Tool Recommendation – CRM - WIP

- Stay with the current implementations of Salesforce, Dynamics, Oracle CRM on Demand, Sugar CRM and InforCRM within the respective business units until there is a business driver to revisit the tool selection
- New CRM needs should be leveraging MS Dynamics tool due to cost effectiveness against value provided and to leverage existing integrations as well as internal SME knowledge

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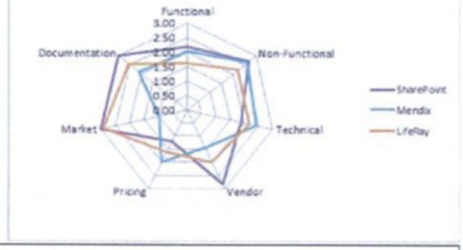
Technology Tool Summary Evaluation – Web Portals - WIP

Overall Assessment:

Category	SharePoint	Mendix	LifeRay
Functional	2.17	2.01	1.61
Non-Functional	2.70	2.63	2.23
Technical	1.90	2.41	2.18
Vendor	2.84	1.45	2.00
Pricing	1.20	2.00	1.60
Market	3.00	1.00	2.90
Documentation	3.00	2.10	2.55
	2.26	1.94	2.01



SharePoint Summary Findings:

- SharePoint is currently used in LATAM region for Agent facing portal

Mendix Summary Findings:

- Mendix is currently used in legacy ACE in one region for an Agent based portal to provide an insured view as an extension to existing .Net based portal application.
- Overall features in terms of RAD, rich and responsive UI, CI&CD, integration with existing platforms as needed, etc., are good

LifeRay Summary Findings:

- Legacy ACE in the regional market of Japan is using this technology for agent communication (authorized forms, reports, news letters, links to authorized back end systems) and notification purpose with mostly out of the box features and code extensions
- LifeRay portal technology uses relatively old Java Portlet standards and has a huge learning curve

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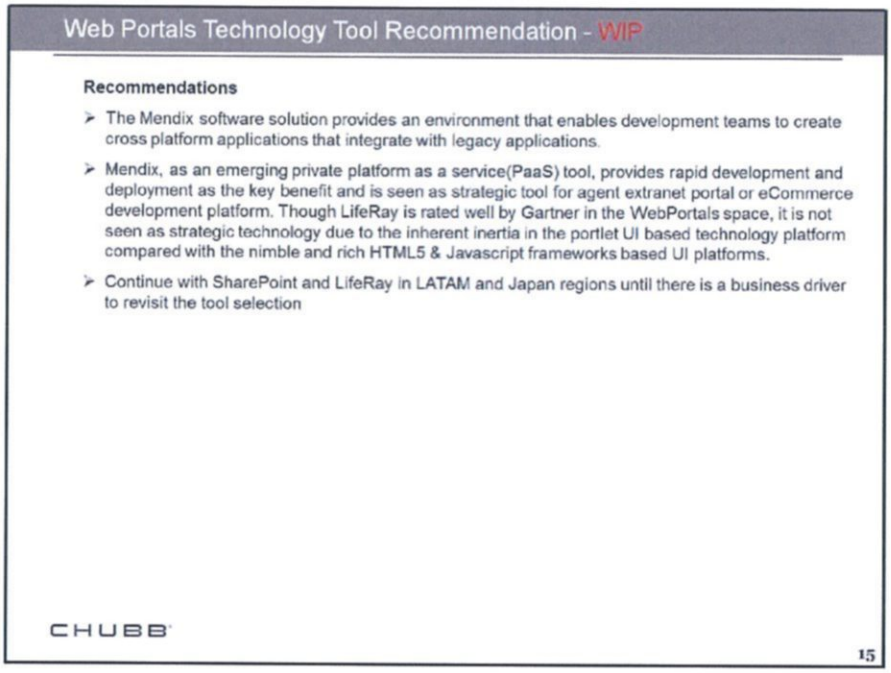
Web Portals Technology Tool Recommendation - WIP
Recommendations
The Mendix software solution provides an environment that enables development teams to create cross platform applications that integrate with legacy applications.
Mendix, as an emerging private platform as a service(PaaS) tool, provides rapid development and deployment as the key benefit and is seen as strategic tool for agent extranet portal or eCommerce development platform. Though LifeRay is rated well by Gartner in the WebPortals space, it is not seen as strategic technology due to the inherent inertia in the portlet UI based technology platform compared with the nimble and rich HTML5 & Javascript frameworks based UI platforms.
Continue with SharePoint and LifeRay in LATAM and Japan regions until there is a business driver to revisit the tool selection
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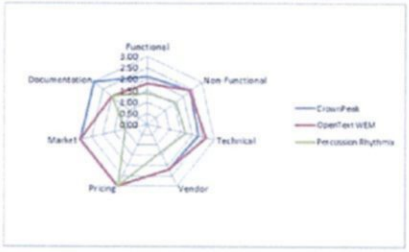
Technology Tool Summary Evaluation – WCM

Overall Assessment:

Category	CrownPeak	OpenText WEM	Percussion Rhythmix
Functional	2.11	1.79	1.39
Non-Functional	2.40	2.40	1.60
Technical	2.28	2.63	1.71
Vendor	2.20	2.20	1.35
Pricing	3.00	3.00	3.00
Market	3.00	3.00	1.00
Documentation	3.00	2.00	2.00
	2.45	2.32	1.65



CrownPeak Summary Findings:

- The major SaaS installation leveraging the WCM and other WCO features at legacy ACE and is a matured digital solution
- This solutions is also a front end to allow content management of multiple A&H sales and service applications that integrate with System 6 (sales) and ACC (claims).

Rhythmyx Summary Findings:

- Already prior to merger, diligence was done to identify the future WCM platform of choice given the fact that Rhythmyx is not strategic for Percussion and planned to migrate to CM1 which is the new offering from Rhythmx
- It is being reviewed now given that equivalent features are available in CrownPeak where substantial investment is already made in legacy ACE

OpenText WEM Summary Findings:

- OpenText WEM is used for many travel sites in ASPAC region

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WCM Technology Tool Recommendation

- Based on the evaluation of relevant WCM features across the products in use at CHUBB, it is recommended to channelize future investments into CrownPeak.
- Current applications using OpenText WEM could continue to use it until there is a business driver to revisit the tool selection.

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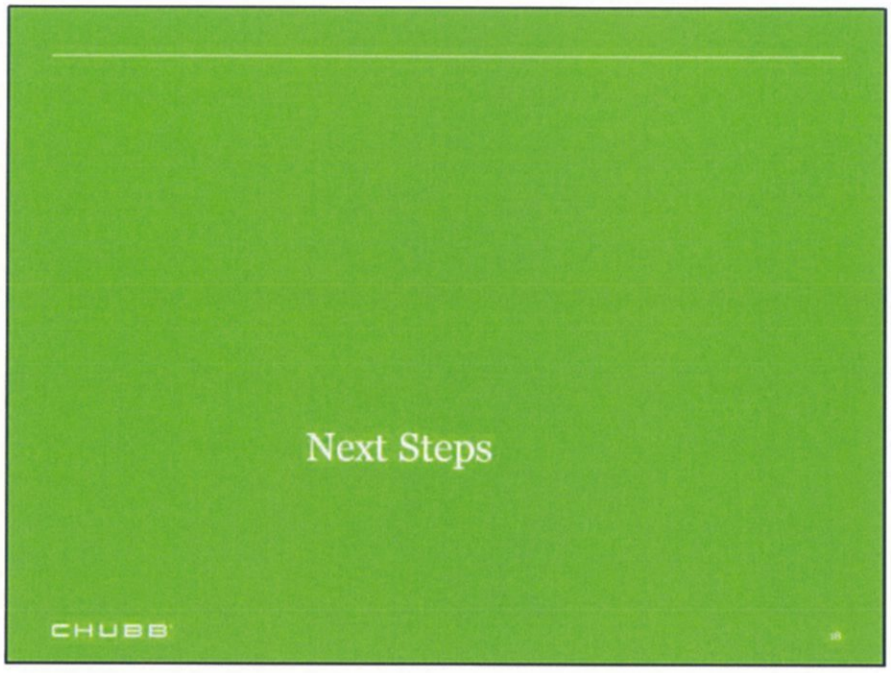
Next Steps
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Next Steps – Enterprise Application Integration

- Identify strategic applications which use IBM Process Server as integration platform post Integration (2018).
- Agree a detailed approach and road map for transition.
- Absorb the best practices to include in the integration strategies and governance model.
- Upgrade/Improve shared BizTalk platform (software versions and infrastructure) to accommodate the increased load where necessary.
- Agree a longer term plan for transition to BizTalk ESB and decommission of IBM process server.
- Establish global COE for Integration

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Next Steps – Marketing & Campaign management

- Receive quote on consolidated instance to support all business units expected volume
- Establish internal chargeback process to appropriately distribute the cost based on unit's usage
- Define the new business unit within consolidate ExactTaget for new unit and manually migrate the contents into it

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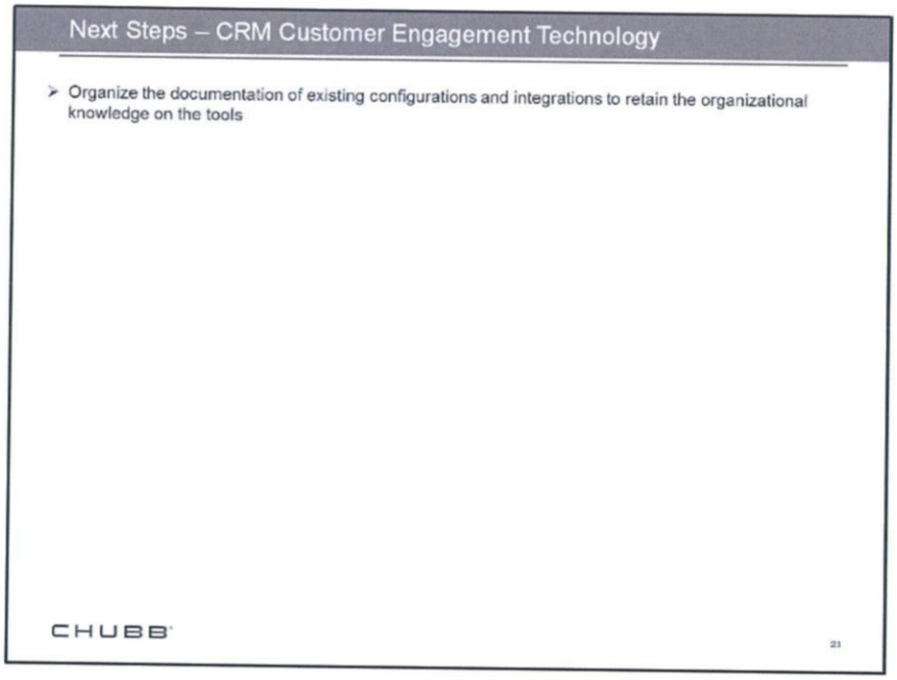
Next Steps – CRM Customer Engagement Technology
Organize the documentation of existing configurations and integrations to retain the organizational knowledge on the tools
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Next Steps – Web Content Management Technology

- No new application that needs WCM functionality would plan to use Rhythmyx or OpenText WEM
- As enterprise wide license for CrownPeak is available, based on the support window expiration for Rhythmyx and OpenText WEM, appropriate migration planning should be done

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Next Steps – Web Portals Technology

- Do not plan for any new implementations in SharePoint and LifeRay for Extranet Portal/eCommerce platform based use cases
- Check if a licensing deal could be obtained from Mendix that is beneficial over LifeRay(Japan) and SharePoint(Mexico) region implementations' considering current run rate, migration costs and support window periods and perform CBA to decide on continuation period for existing installations of these two technologies

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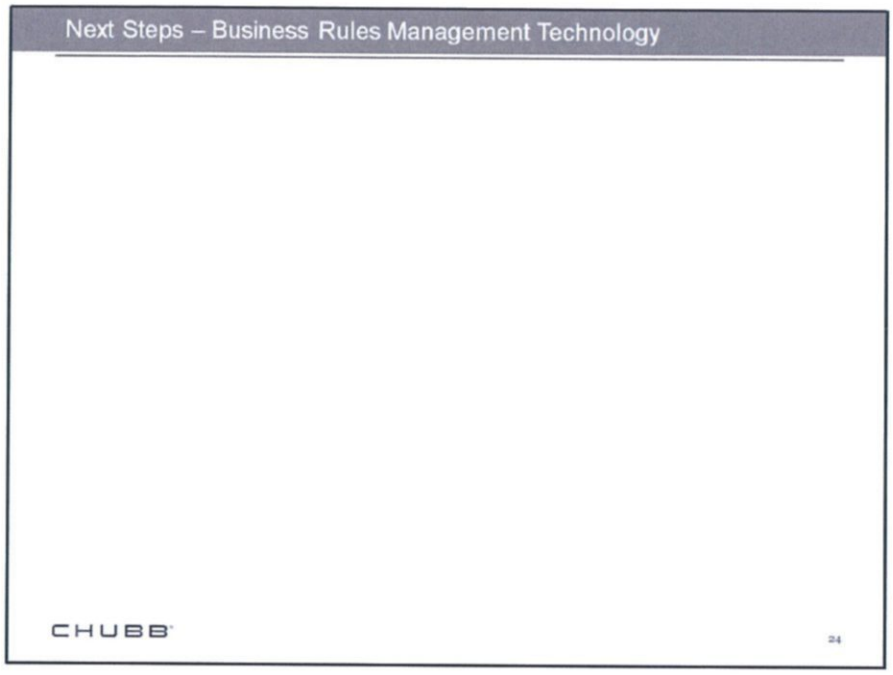
Next Steps – Business Rules Management Technology
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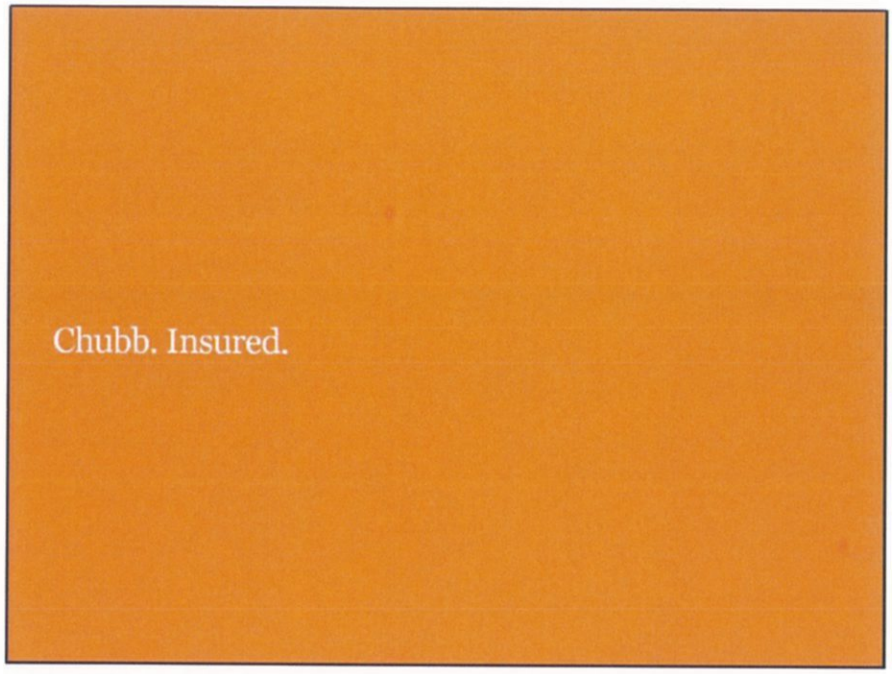
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